



10034478 .061102
COPY OF PAPERS
ORIGINALLY FILED

JOINT INVENTORS

DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY

As the below named inventors, we hereby declare that:

Our residence, post office address and citizenship are as stated below next to our names.

We believe we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled: **ONLINE SYSTEM FOR MANAGING HEALTH CARE BENEFITS** the specification of which is attached hereto.

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Sec. 1.56(a).

POWER OF ATTORNEY: We hereby appoint the following attorneys to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

OPPENHEIMER WOLFF & DONNELLY LLP

Berman, C., Reg. 29,249
Bobys, M.P., Reg. 45,267
Bosworth, M.K., Reg. 28,186
Bovasso, L.J., Reg. 24,075
Boyce, J., Reg. 40,920
Brown, M.E., Reg. 28,590
Burton, D.L., Reg. 45,323
Canter, B., Reg. 34,792
Chiang, M.H., Reg. 46,618
Chou, C., Reg. 41,672
Coleman, B.R., Reg. 39,145
Cullman, L.C., Reg. 39,645
Darrow, C., Reg. 30,166
Diepenbrock III, A.B., Reg. 39,960
Edwards, W.G., Reg. 44,426
Farber, M., Reg. 32,612

Guernsey, L.B., Reg. 40,008
Guillot, R.O., Reg. 28,852
Hamrick, C.A.S., Reg. 22,586
Harris, M.D., Reg. 26,690
Hayden, R.D., Reg. 42,645
Heyninck, M., Reg. 44,763
Hickman, P.L., Reg. 28,516
Hilberg, C.R., Reg. P-48,740
Howell, S.M., Reg. 45,929
Hughes, M.J., Reg. 29,077
Inskeep, J.W., Reg. 33,910
Jastram, H.D., Reg. 19,777
Kelly, S.S., Reg. 43,449
Kennedy, B., Reg. 33,407
Kudla, J.P., Reg. P47,724

Larson, D.N., Reg. 29,401
Lazaris, S.J., Reg. 45,981
Lervick, C.J., Reg. 35,244
Lieske, S.C. Reg. 47,749
MacLean, K.A., Reg. 31,118
McKinley, D., Reg. 42,867
McRoss, L., Reg. 40,427
Morton, C.A., Reg. 44,954
Nader, R., Reg. P47,260
Roberts, R.E., Reg. 38,597
Rose, A. C., Reg. 17,047
Rosenberg, C., Reg. 31,464
Sherry, L., Reg. 43,918
Smith, G.P., Reg. 20,142
Wood, G.B., Reg. 28,133

Send correspondence to: Steven C. Lieske, Oppenheimer Wolff & Donnelly LLP, 3300 Plaza VII Building, 45 South Seventh Street, Minneapolis, MN 55402. Direct telephone calls to Steven C. Lieske at (612) 607-7508.



10034478 .061102
COPY OF PAPERS
ORIGINALLY FILED

JOINT INVENTORS

DECLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY

As the below named inventors, we hereby declare that:

Our residence, post office address and citizenship are as stated below next to our names.

We believe we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled: ONLINE SYSTEM FOR MANAGING HEALTH CARE BENEFITS the specification of which is attached hereto.

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

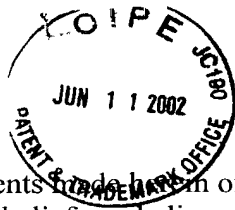
We acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Sec. 1.56(a).

POWER OF ATTORNEY: We hereby appoint the following attorneys to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

OPPENHEIMER WOLFF & DONNELLY LLP

Berman, C., Reg. 29,249	Guernsey, L.B., Reg. 40,008	Larson, D.N., Reg. 29,401
Bobys, M.P., Reg. 45,267	Guillot, R.O., Reg. 28,852	Lazaris, S.J., Reg. 45,981
Bosworth, M.K., Reg. 28,186	Hamrick, C.A.S., Reg. 22,586	Lervick, C.J., Reg. 35,244
Bovasso, L.J., Reg. 24,075	Harris, M.D., Reg. 26,690	Lieske, S.C. Reg. 47,749
Boyce, J., Reg. 40,920	Hayden, R.D., Reg. 42,645	MacLean, K.A., Reg. 31,118
Brown, M.E., Reg. 28,590	Heyninck, M., Reg. 44,763	McKinley, D., Reg. 42,867
Burton, D.L., Reg. 45,323	Hickman, P.L., Reg. 28,516	McRoss, L., Reg. 40,427
Canter, B., Reg. 34,792	Hilberg, C.R., Reg. P-48,740	Morton, C.A., Reg. 44,954
Chiang, M.H., Reg. 46,618	Howell, S.M., Reg. 45,929	Nader, R., Reg. P47,260
Chou, C., Reg. 41,672	Hughes, M.J., Reg. 29,077	Roberts, R.E., Reg. 38,597
Coleman, B.R., Reg. 39,145	Inskeep, J.W., Reg. 33,910	Rose, A. C., Reg. 17,047
Cullman, L.C., Reg. 39,645	Jastram, H.D., Reg. 19,777	Rosenberg, C., Reg. 31,464
Darrow, C., Reg. 30,166	Kelly, S.S., Reg. 43,449	Sherry, L., Reg. 43,918
Diepenbrock III, A.B., Reg. 39,960	Kennedy, B., Reg. 33,407	Smith, G.P., Reg. 20,142
Edwards, W.G., Reg. 44,426	Kudla, J.P., Reg. P47,724	Wood, G.B., Reg. 28,133
Farber, M., Reg. 32,612		

Send correspondence to: Steven C. Lieske, Oppenheimer Wolff & Donnelly LLP, 3300 Plaza VII Building, 45 South Seventh Street, Minneapolis, MN 55402. Direct telephone calls to Steven C. Lieske at (612) 607-7508.



100344
COPY OF PAPERS
ORIGINALLY FILED

We declare that all statements made in of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor: **Chad Gross**

Inventor's Signature _____ Date _____

Residence: Andover, Minnesota

Citizenship: United States of America

Post Office Address: 708 East Lake Street, Wayzata, MN 55391-1713

Full name of second inventor: **Jane Severson**

Inventor's Signature Jane Severson Date 5-20-02

Residence: St. Louis Park, Minnesota

Citizenship: United States of America

Post Office Address: 708 East Lake Street, Wayzata, MN 55391-1713

Full name of third inventor: **Tracy (Erickson) Jones**

Inventor's Signature Tracy (Erickson) Jones Date 5-14-02

Residence: Minnetonka, Minnesota

Citizenship: United States of America

Post Office Address: 708 East Lake Street, Wayzata, MN 55391-1713

Full name of fourth inventor: **Diana Esquibel**

Inventor's Signature _____ Date _____

Residence: Pueblo, Colorado

Citizenship: United States of America

Post Office Address: 708 East Lake Street, Wayzata, MN 55391-1713